

<b>Information to identify the case:</b>			
Debtor 1	<u>Lisia Cartwright</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>18-70723-JAD</b>		
	Social Security number or ITIN	<b>xxx-xx-8542</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 10/8/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Lisia Cartwright	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2009 12th Ave Altoona, PA 16602	
<b>4. Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 11/14/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 18, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 3/19/19</b>  <b>Filing deadline: 12/17/18</b> <b>Filing deadline: 4/8/19</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>1/18/19 at 11:00 AM</b> , Location: <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lisia Cartwright  
 Debtor

Case No. 18-70723-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: aala  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db +Lisia Cartwright, 2009 12th Ave, Altoona, PA 16601-2413  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14927219 Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901  
 14927221 +C & G, 1201 12th St, Altoona, PA 16601-3421  
 14947933 ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849  
 (address filed with court: Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380)  
 14927224 +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007  
 14927226 +Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191  
 14927233 +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541  
 14927238 Nationwide, CscI Dispute Team N8235-04m, Des Moines, IA 50306  
 14947943 +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331  
 14927244 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Nov 15 2018 03:56:31 Lawrence W. Willis,  
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 15 2018 03:57:32 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 15 2018 03:57:42  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14927218 +EDI: CINGMIDLAND.COM Nov 15 2018 08:33:00 AT&T Mobility, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 14927217 +EDI: AFNIRECOVERY.COM Nov 15 2018 08:33:00 Afni, Inc., Po Box 3097,  
 Bloomington, IL 61702-3097  
 14927220 EDI: BANKAMER.COM Nov 15 2018 08:33:00 Bankamerica, Po Box 982238, El Paso, TX 79998  
 14947923 +EDI: BL-BECKET.COM Nov 15 2018 08:33:00 Becket & Lee, POB 3001, Malvern, PA 19355-0701  
 14927222 EDI: CAPITALONE.COM Nov 15 2018 08:33:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14927223 EDI: CAPITALONE.COM Nov 15 2018 08:33:00 Capital One, 1500 Capital One Drive,  
 Richmond, VA 23238  
 14927225 +EDI: CHASE.COM Nov 15 2018 08:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14927227 +EDI: RCSFNBMARIN.COM Nov 15 2018 08:33:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 14927228 +EDI: RCSFNBMARIN.COM Nov 15 2018 08:33:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 14927229 +EDI: CREDPROT.COM Nov 15 2018 08:33:00 Credit Protection Asso, 13355 Noel Rd Ste 2100,  
 Dallas, TX 75240-6837  
 14927230 +EDI: ESSL.COM Nov 15 2018 08:33:00 Dish Network, PO Box 94053, Palatine, IL 60094-4053  
 14927231 +EDI: DCI.COM Nov 15 2018 08:33:00 Diversified Consultant, 10550 Deerwood Park Blvd,  
 Jacksonville, FL 32256-0596  
 14927232 +EDI: TSYS2.COM Nov 15 2018 08:33:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14927234 +EDI: CBSKOHLS.COM Nov 15 2018 08:33:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 14940922 EDI: RESURGENT.COM Nov 15 2018 08:33:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 14927235 +EDI: RESURGENT.COM Nov 15 2018 08:33:00 Lvnv Funding Llc, Po Box 1269,  
 Greenville, SC 29602-1269  
 14927237 E-mail/Text: camanagement@mtb.com Nov 15 2018 03:56:52 M & T Bank, 1 Fountain Plz Fl 4,  
 Buffalo, NY 14203  
 14927236 E-mail/Text: camanagement@mtb.com Nov 15 2018 03:56:52 M & T Bank, Po Box 900,  
 Millsboro, DE 19966  
 14947945 EDI: PRA.COM Nov 15 2018 08:33:00 Portfolio Recovery, POB 12914, Norfolk, VA 23541  
 14928131 +EDI: PRA.COM Nov 15 2018 08:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14927239 +EDI: PRA.COM Nov 15 2018 08:33:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 14927240 +EDI: CBS7AVE Nov 15 2018 08:33:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364  
 14927241 +EDI: RMSC.COM Nov 15 2018 08:33:00 Syncb/amer Eagle, Po Box 965005,  
 Orlando, FL 32896-5005  
 14927242 +EDI: RMSC.COM Nov 15 2018 08:33:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007  
 14927243 +EDI: RMSC.COM Nov 15 2018 08:33:00 Syncb/lane Furniture, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 14927245 +EDI: VERIZONCOMB.COM Nov 15 2018 08:33:00 Verizon Wireless, Po Box 650051,  
 Dallas, TX 75265-0051  
 14927246 +EDI: WFFC.COM Nov 15 2018 08:33:00 Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156

TOTAL: 30

District/off: 0315-7

User: aala  
Form ID: 309I

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Total Noticed: 42

Date Rcvd: Nov 14, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14947920\* +AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416  
14947919\* +Afni, Inc., PO Box 3097, Bloomington, IL 61702-3097  
14947921\* Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901  
14947922\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bankamerica, Po Box 982238, El Paso, TX 79998)  
14947924\* +C & G, 1201 12th St, Altoona, PA 16601-3421  
14947925\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
14947926\* Capital One, 1500 Capital One Drive, Richmond, VA 23238  
14947927\* +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007  
14947928\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
14947929\* +Citibank,n.a., PO Box 6191, Sioux Falls, SD 57117-6191  
14947930\* +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
14947931\* +Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875  
14947932\* +Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837  
14947934\* +Dish Network, PO Box 94053, Palatine, IL 60094-4053  
14947935\* +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
14947936\* +Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
14947937\* +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541  
14947938\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
14947939\* +Lvnv Funding Llc, PO Box 1269, Greenville, SC 29602-1269  
14947941\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)  
14947940\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, PO Box 900, Millsboro, DE 19966)  
14947942\* Nationwide, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306  
14947944\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
14947946\* +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364  
14947947\* +Syncb/amer Eagle, PO Box 965005, Orlando, FL 32896-5005  
14947948\* +Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007  
14947949\* +Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001  
14947950\* +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
14947951\* +Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051  
14947952\* +Wells Fargo, PO Box 5156, Sioux Falls, SD 57117-5156

TOTALS: 1, \* 31, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Lawrence W. Willis on behalf of Debtor Lisia Cartwright ecf@westernpabankruptcy.com,  
urfreshstr@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4